

Helpdesk Research Report: Access to Economic Opportunities and Changes in Power Relations

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Query: Please identify examples of interventions aimed at increasing access to economic opportunities which have also resulted in changes in power relations.

Enquirer: DFID

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1. Overview

The range of interventions relevant to this question is extremely broad, and this review therefore presents a limited number of examples in the following areas: microfinance, cash transfers, technology and skills development, labour market interventions, and land and inheritance rights. Research into the impacts of interventions aimed at increasing access to economic opportunities mostly exists in relation to women's empowerment, and even then the impacts are rarely expressed in terms of 'power relations'. In this review the bulk of the interventions presented are aimed at women (who are also often further marginalised by their location and class).

The 'changes in power relations' presented here refer to macro-level changes in levels of inequality, community-level changes in levels of political participation and status, and household-level changes in the way men and women relate to each other (e.g. household decision-making, domestic violence). Another important issue to emerge from the example interventions is that the building of personal self-confidence and self-worth also seems to shift power relations, in that women become less psychologically-subordinated and ready to fulfil their potential. It should be noted, however, that changes in power relations take a long time: It is very difficult to attribute relational shifts to particular interventions without appreciating the wider context of 'change' in which they operate. It is likely that interventions aimed at increasing economic opportunities have played a larger role in catalysing social change than can be presented in an overview of specific interventions.

A number of observations can be made with regards the numerous types of interventions considered here:

- The extent to which microfinance empowers women to effect change is heavily debated (Kabeer, 2005). However a number of studies have shown that enabling women to access credit and

entrepreneurial loans is associated with higher school enrolment rates among girls in those families and greater decision-making power for women within the household. It also incentivises organisation into women's groups – thereby increasing women's economic bargaining power as well as their political voice. In Bangladesh, interventions by the Grameen Bank and the Bangladesh Rural Advancement Committee (BRAC) have helped to change women's status by enhancing their social capital, awareness, and capacity (Sutana et al, 2010).

- Cash transfers in Lesotho were found to reduce conflict in households where food transfers had previously caused tensions. Further, they were not associated with increased alcohol consumption amongst men. Interestingly, the issue of male disempowerment as a result of increased decision-making power amongst women is highlighted as an emerging theme (Slater and Mphale, 2008). However, in the case of Progresa in Mexico it was found that conditional cash transfers did little to alter women's workload: indeed the formalities resulting from compliance with the scheme's conditions may have added to their workload (Parker and Skoufias, 2000).
- The examples of access to technology and skills development showed, to an extent, that these interventions enable women to build the required capital to establish changes in power relations. However, the acquiring of technology can also have the opposite effect, forcing women to accept existing power structures and 'fit' new technologies into these structures. The same can be said for newly-acquired skills and assets (UNIFEM, 2008).
- Labour market interventions are perhaps the most far-reaching in terms of altering power relations, for they intervene in wider market structures and the relations embedded in them. The work of the Self Employed Women's Association (SEWA) in this area is a major example of how interventions in the labour market can restructure existing relations to better incorporate informal workers (SEWA, n.d.).
- Land and inheritance rights are also shown to be transformative, enabling women to gain equal legal status in contexts where this has traditionally been denied to them. There are some concerns however that land purchasing schemes can further entrench unequal power relations between rich and poor women in Mozambique (Kanji et al, 2005).

2. Microfinance interventions

Sultana, B., Zaaba, Z. B., and Umamoto, K., 2010, 'Women's Empowerment Through the Development of Micro-Entrepreneurship in Rural Bangladesh', *Social Sciences*, Vol 5, No 1, pp. 1-9
<http://www.medwelljournals.com/fulltext/?doi=sscience.2010.1.9>

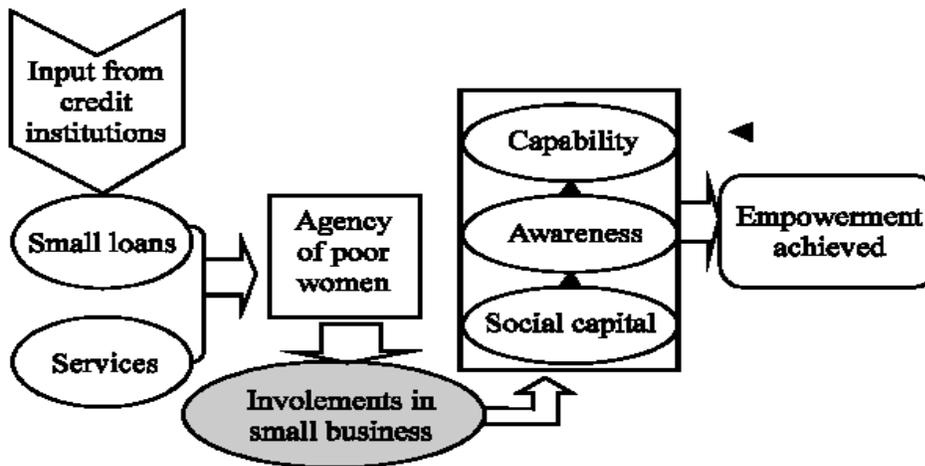
The purpose of this paper is to demonstrate the positive impacts of micro-entrepreneurship on the empowerment of women in rural Bangladesh (in the administrative divisions of Dhaka, Chittagong, Rajshahi, and Khulna). Based on data gathered by the Grameen Bank and the Bangladesh Rural Advancement Committee (BRAC), this study proceeds from the assertion that there is a strong correlation between involvement in microfinance programmes, the development of women's small businesses, and women's potential self-dependency and empowerment. The paper then describes the process by which women become empowered.

The Grameen Bank, founded in 1976, focuses on the development of the poorest 50 per cent of the population (particularly women) through the extending of credit and the promotion of self-employment over wage employment. It offers large loans, called 'micro-enterprise' loans. BRAC, founded in 1972, provides smaller micro loans to groups (exclusively of women) and micro-enterprise loans (to both men and women). BRAC provides skills training to the ultra-poor, and in 2007 it provided 40,000 women with training in entrepreneurship.

In terms of affecting power relations, the study reports that the Grameen Bank and BRAC contributed to the following:

- *Building social capital*: Participation in these activities increases a woman's social network and socialisation through working in groups. Ultimately this teaches the women how to cooperate, be responsible, and act respectfully towards others.
- *Raising awareness*: Through their social networks, the study finds that women's awareness of the financial and business sector increased. This increased their ability to make decisions.
- *Building capacity*: The skills training has enabled women to gain a sense of identity relating to their new capabilities. They now exercise decision-making power as vital members of the household. The gaining of self-esteem is has been crucial.

The empowerment process through micro-entrepreneurship is presented in the following table (p. 6):



Kabeer, N., 2005, 'Is Microfinance a "Magic Bullet" for Women's Empowerment?: Analysis of Findings from South Asia', Economic and Political Weekly, 29 October

http://www.eledu.net/rrcusrn_data/Is%20Microfinance%20a%20%60Magic%20Bullet%60%20for%20Wom en%60s%20Empowerment.pdf

This paper offers a balanced view of microfinance, warning that it is not a 'magic bullet' but needs to be implemented with an awareness of the context in which it operates. The paper examines the empirical evidence on the impact of microfinance on poverty reduction and the empowerment of poor women in South Asia. Findings show that while access to financial services can and does make a vital contribution to the economic productivity and social well-being of poor women and their households, it does not 'automatically' empower women. This is also the case with other interventions, such as education and political quotas, that seek to bring about the radical structural transformation that true empowerment entails. All of these interventions simply constitute different entry points into this larger project, each with the potential to facilitate social transformation, but contingent on context, commitment and capacity. The paper uses a number of previous studies on microfinance initiatives in the South Asian region. (adapted from abstract)

The power structures that govern women cannot be 'changed overnight' (p. 2) and should start with the everyday realities in which their agency is exercised. These everyday needs, which microfinance serves, are just as important as larger structural transformation. However microfinance programmes need to be

subject to a degree of questioning regarding their outreach (whether they really are reaching the poorest in society), and their economic impacts. In terms of the latter, microfinance has been shown to have largely positive impacts on household-level poverty, asset bases, and adoption of new agricultural technologies. Women, as household members, can therefore be seen to benefit from these interventions. But how are the gains distributed and managed? Kabeer (2001) found that the 'economic agency exercised by women loan holders with the SEDP in Bangladesh varied with household wealth, with women from better-off households exercising a greater decision-making role in loan-supported activities than poorer women. However, wives of male loan holders were found to exercise the lowest levels of economic agency' (p. 4).

A number of significant impacts found in the literature are highlighted:

- 'Micro finance organisations can play an important role as conduit for new forms of knowledge and information, an important causal factor in promoting women's economic agency. This is likely to be particularly important in remote rural areas such as those where both CYSD and PRADAN worked. In the area covered by the CYSD study, for instance, over 60 per cent of the sample of both mature and new members had never listened to a radio while only 1 per cent read newspapers. Not surprisingly, CYSD was a major source of new information. Dash and Kabeer found that mature CYSD members were more likely to know how to undertake bank transactions and to deal with government agencies than new members. They also found that mature members were more likely to have adopted land bunding, bio manure, HYV seeds, compost pit, commercial vegetable cultivation and multiple cropping than new members, suggesting that some of the practical information provided by CYSD had been translated into practice. PRADAN played a similar role in Jharkhand' (p. 4).
- Khandker (1999), for instance, found that a one per cent increase in loans to women borrowers with the Grameen Bank increased the probability of school enrolment by 1.9 per cent for girls and 2.4 per cent for boys while a one per cent increase in credit to male loan-holders increased boys' enrolment by 3.1 per cent but had no effect on girls.
- Holvoet (2005) studied the impact of receiving a loan on decision-making in Tamil Nadu. This study compared patterns of decision-making for three groups of women: MYRADA-organised SHG members who had received loans from the WDP since 1993-94 and represented a more recent cohort of loan-holders; SHG members organised by MYRADA and RIDO who had received loans from the Tamil Nadu government's Women's Development Programme since 1990-91 and represented an older cohort; and a third group made up of women and men who received individual loans from the government's IRDP programmes. The research found that channelling loans through women's groups rather than to individual women substantially increased the likelihood of female decision-making and bargaining relative to male decision-making and norm-following. This was particularly the case for loan use, money management, time and task allocation and decisions related to cottage industry.
- Rahman (1999) reported that out of a group of 120 female borrowers from the Grameen Bank, 18 per cent reported a decrease in domestic violence. However, seventy per cent reported an increase in violence due to their involvement with the bank.
- Dash and Kabeer's (2004) study of political agency on the part of CYSD members in Orissa indicated that 'while overall levels of participation in protests and campaigns were low, 43 per cent of mature members and 37 per cent of new members had taken part in protests against the making and selling of liquor while 55 per cent of mature and 30 per cent of new members had participated in anti-liquor campaigns within their community. Interest in this issue has to be interpreted in terms of the strong relationship between male alcoholism and violence against women as well as the drain that alcohol consumption represented on family resources. Education was the other issue around which members were active, with mature members reporting higher levels of activity than new. Such action generally took the form of demands for schools under the education guarantee scheme in areas which lacked schools as well as protests against teacher irresponsibility' (p. 7).

3. Cash transfers

Slater, R., and Mphale, M., 2008, 'Cash Transfers, Gender and Generational Relations: Evidence from a Pilot Project in Lesotho', Overseas Development Institute, London.

<http://www.odi.org.uk/resources/download/1922.pdf>

This report, commissioned by World Vision, presents and analyses the findings of field research in Lesotho's Maseru and Mohale Hoek districts, where World Vision implemented a pilot cash transfer project amidst a number of government-run interventions (which involved food transfers, for example). The research aimed to explore the gender issues arising from the implementation of the programme – both relations between men and women in the household and inter-generational relations.

One of the concerns consistently raised about cash transfer projects has been their potential impact on gender relations within recipient households. Cash has been seen as potentially having negative gender impacts in two main ways. First, it is thought that women are less likely to be able to control the use of cash within the household compared to certain types of in-kind assistance, especially food. Second, concerns are frequently cited (both by World Vision staff and in the wider humanitarian and development policy and practice communities) that cash may be more prone to antisocial use by men, notably the purchase of alcohol and cigarettes.

The key findings of the study are as follows:

- In a context where food shortages create conflict, the use of cash transfers to buy food and meet other basic needs within the household actually reduces gender-based conflict within the household. Interestingly, cash transfers were not found to increase beer consumption or smoking amongst men, as predicted.
- However, 'whilst there are few conflicts between men and women over the allocation of cash within the household, there are differences (and sometimes tensions) over the sharing of cash between households. Reciprocal support, particularly between women in different households, has already been identified as a key coping strategy. Between households, cash is never shared, but it may be loaned out. In this respect, cash transfers differ from food transfers: women will give food to their neighbours but men tend to only give loans. Men are concerned about sharing food in case they run out themselves, whilst women recognize that next month or next week their neighbours are likely to give a gift in return. Differences between men and women in this regard can cause arguments, but differences are greater with food than they are with cash' (p. 9).
- 'Cash transfers have also been used to enable women to complete the rites of mourning after they have lost husbands or children. Sesotho custom demands that women wear black for a certain period when they are widowed, and during this period they are not permitted certain behaviours – including seeking work. Before removing their mourning clothes they must slaughter a goat and buy a new dress. Many women are unable to pay for this, and until they do their livelihood/income-generating potential is undermined. Cash transfers have enabled women to break out of this trap' (p. 10).
- The issue of men's (dis)empowerment should also be considered. Gender tensions found in households where men's role as breadwinner has been undermined may be partially alleviated when cash is transferred to the household.
- In terms of inter-generational relations, respondents reported that poverty leads to conflict in households between children (or grandchildren) and their parents (or grandparents). Women reported that children are less likely to accept the sharing of food between households, and that older children tend to try take more than their share of household food and demand that household money is spent on clothes and shoes so that they can attend school. In particular, widows find it difficult to manage the demands of children regarding the use or sale of livestock. On the whole, conflicts are greater in households that receive cash than in those that receive food.

Parkar, S.W., and Skoufias, E., 2000, 'The Impact of Progresa on Work, Leisure and Time Allocation', Final Report, International Food Policy Research Institute (IFPRI), Washington.
<http://ageconsearch.umn.edu/bitstream/16024/1/mi00pa02.pdf>

PROGRESA (since renamed *Oportunidades*) is a large anti-poverty education, health, and nutrition programme in Mexico begun in 1997. It targets populations in extreme poverty in rural areas. PROGRESA currently operates in over 50,000 localities in 31 states in Mexico, with a budget of approximately one billion dollars for 2000. Whilst the PROGRESA conditional cash transfer programme is evaluated positively with regards to increasing children's school attendance, the evaluation makes a number of crucial points regarding the balance of work between men and women in the home:

- (i) if children are unable to undertake household duties, other members of the household may have to substitute;
- (ii) PROGRESA's compliance obligations may be particularly time consuming for women, leaving them with less time to dedicate to other activities (e.g. leisure). However, women also report spending more time taking household members to schools and clinics as well as participating in community work and local *faenas* (labour work, e.g. farming);
- (iii) PROGRESA may have 'slightly reduced' the participation of women in domestic work in comparison with men, but the evidence for this is weak; (iv) PROGRESA is associated with reducing the probability of female children having to work by 15 per cent, a reduction not seen for male children (p. 21).

4. Access to technology and skills development

GSMA/Cherie Blair Foundation/Vital Wave Consulting, 2010, 'Women and Mobile: A Global Opportunity', GSMA/Cherie Blair Foundation/Vital Consulting, London.
http://www.cherieblairfoundation.org/uploads/pdf/women_and_mobile_a_global_opportunity.pdf

This report demonstrates the positive impact of mobile phone technologies on women. The survey data suggests that 93 per cent of women feel safer and more connected once they possess a mobile phone, 55 per cent have earned additional income due to ownership, and 41 per cent say that ownership of a mobile phone has increased their professional opportunities. The purpose of this report is to highlight that women are an 'untapped market' who have much to gain from mobile phone ownership.

The report showcases a number of interventions which have sought to increase women's access to mobile phones, and in the process to contribute to significant changes in relations between men and women, and to the position of women within the community:

- **SMS for Literacy:** Mobilink and UNESCO implemented a project in southern Punjab, Pakistan which aimed to reduce public resistance to girls owning a mobile phone by using mobiles to improve girls' literacy skills. It provided 250 young women aged 15-24 with a mobile phone and sent them up to six messages per day on a variety of subjects from teachers. The young women were expected to write down and respond to the messages. At the beginning of the project there was a high level of resistance to the young women owning mobile phones, however due to participants' significant literacy gains (the share of young women gaining the lowest scores in exams dropped by 80 per cent), public attitudes towards mobile phone ownership 'softened' (p. 21).
- **Mobilisation:** In Kosovo, Women for Women International mobilised rural women to participate in the public forum to input into the country's new constitution, following Kosovo's independence in 2008. The women received communications via mobile phone, with over 250 women finally gathering to influence the new constitution. This has yielded significant results: the April 2008 constitution enshrines gender equality and guarantees women's participation in all parts of public life.
- **Investing in information:** The Self Employed Women's Association (SEWA) is a trade union in India with over one million members. One of its objectives is improving rural livelihoods in the

informal sector. Each day SEWA sends agricultural workers SMS messages with the latest information on spot-and-future commodity prices for each market. The workers are thus able to determine their prices for each day based on accurate information. This improves both their planning and ability to make decisions. Women have been able to increase their income and have saved the money they would have used to travel to obtain market prices.

The report also showcases the 'Aali for Mother' campaign in Afghanistan, in which the Roshan mobile phone network launched a mass market tariff plan. This was advertised as a way of enabling women to attend to their family responsibilities. Whilst the campaign has helped the Roshan network to grow by 18 per cent it has 'stayed within cultural boundaries' in order to ensure uptake rather than challenging gender relations.

Fakoya, T., 2008, Evaluation of Women's Economic Empowerment Niger Delta Project', UNIFEM / UNDP <http://erc.undp.org/unifem/evaluationadmin/downloadaddocument.html?docid=3348>

This project, the result of collaboration between UNIFEM and the UNDP, was developed to support women's businesses in three states in the Niger Delta (Akwa Ibom, Delta, Rivers) and ran between 2004-7. The ecology of the region largely determines women's economic activities and is substantially different from the other parts of the country. Thus, women in the mangrove forests are largely engaged in fishing and gathering seafood whilst those in the mangrove and fresh water swamp systems are farmers.

In terms of economic empowerment, women are disadvantaged in Nigeria, and this project therefore aimed to:

- Improve the access of at least forty women in each of the three selected project sites/communities to information for economic decision making through increased use of ICT facilities and training.
- Improve the technical and entrepreneurship skills of women, including their ability to identify local business opportunities.
- Provide relevant and appropriate equipment (such as farm implements, cassava, and palm oil processing equipment) to women's groups at selected project sites in order to enhance their productivity.
- Facilitate advocacy meetings to raise awareness among community leaders, women's groups, and local government officials of the benefits of participatory budgeting and inclusive governance at the local level.

The evaluation indicated a number of changes in power relations as a result of project activities. The most relevant are as follows:

- Enabling women to value themselves as people who can contribute to the household economy changes the way they are viewed. This has impacts on women's participation in household decision making – 'moving them from their subordinate positions to a more visible position in the affairs within the home and by extension, in the community' (p. 9). Interestingly, one male respondent said that 'With this training our wives are now more empowered to support us. It's not everything they need that they always have to ask for money from us' (p.9), which suggests that there is still a danger of women being empowered in order to help men, rather than for themselves. However, another female respondent said that 'this programme has effectively changed my relationship with my boyfriend in the sense that formerly when I needed anything like (to) make my hair, I always had to demand money from him but since I learnt how make chin chin on own and sell, I have been able to afford those things I used to always ask him for. Since then, he too has come to always say that there is a need to educate a wife or a sister on a certain skill. This UNIFEM has in fact has changed to me totally' (p. 22).
- The human rights education component of the programme has enabled the women to begin to challenge the status quo and ask themselves basic questions about how their rights have been protected over the years. Women have begun to agitate for change in practices that have kept

them subordinated. One girl from the Isaba community said that – ‘In my own community, they don't share land to females, only the males, but at this programme, they taught us that even if they don't give a share of your father's property to you because you are a girl, you can have the rights to go to court and demand of your father's property. So I think I can have very right now, to demand for my father's property’ (p. 10).

- Following microfinance training a group of women in Onna formed a cooperative in order to apply for a loan from the Access bank, for loans are only granted to groups.
- ‘Although levels of household decision making and control of resources are difficult to measure, the women interviewed for the evaluation said that the project had led to a number of changes, such as increased earnings, more respect for them within the household, more independence (to attend meetings and trainings) and much more involvement in decision making’ (p. 15).
- The evaluation reports that young girls in Onna have been particularly empowered by the project. According to the mothers of the young girls, ‘it is accepted nationwide that the ‘best house-girls are from our area’ (p. 15). Whilst this indicates that young women can now earn a living without being forced to marry at an early age in order to survive, that they are able to ‘stay in their villages’ and not leave their family homes may be a debatable indicator of empowerment.

5. Labour market interventions

Jhabvala, R., n.d., ‘Interventions in the Labour Market: The Case of SEWA’, Self Employed Women’s Association (SEWA), Ahmedabad http://www.sewaresearch.org/Thanks_papers.asp?id=8

This paper focuses on how labour market interventions can be a means of poverty reduction, a role with which they are not often credited in India. The types of agricultural work undertaken by women tend to be invisible within the labour market. This is a particular problem in the case of home-based workers; since they work for employers in the privacy of their own homes, they are not seen as part of the labour market. Another form of invisible – largely female – labour is the self-employed sector. SEWA’s work has focused on the following areas with differing outcomes:

- **Asset building:** SEWA promotes a number of types of asset-building, including financial assets, collective assets, assets acquired individually by women or their families, upgrading assets, and housing. This is reported to lead to greater productivity and therefore to higher incomes. Further, ‘there is a shift in the balance of power in the labour markets as the number of asset owners often increases, along with a redistribution of assets. As a result asset building can cause major structural shifts in the labour market.
- **Struggle for Labour Rights:** Over the years SEWA has launched many movements, both at the local and state levels, on issues of workers’ rights. These issues include:
 - (i) The payment of minimum wages and welfare fund cards to workers, of minimum wages to contract workers in textile units, and of fair rates to gum collectors;
 - (ii) Notification of minimum wages for home-based garment and *aggarbatti* workers;
 - (iii) The reinstatement all the above-mentioned workers removed from work due to victimisation;
 - (iv) Provision of space for vendors in the market place,
 - (v) Rehabilitation of vendors victimised by the police and municipal authorities, and
 - (vi) Enforcement of fair wage rates.
- All these initiatives have helped to strengthen the bargaining position of workers, changing the balance of power in their favour. They have persuaded the state to introduce measures aimed at meeting their basic needs, and this has also enhanced their bargaining position. Every year SEWA attempts to quantify the increased income of women workers through their direct struggles at the grassroots. This does not include indirect income increases due to policy and legal changes.
- **Enhancing employment opportunities:** This has entailed helping women to gain promotions and adequate remuneration in the workplace. It has involved: (a) block printers in Ahmedabad who

had the requisite skills but were unemployed or underemployed due to increasing competition from block printing units; and (b) women in Banasakantha who were either unemployed or underemployed due to drought coupled with low farm productivity; and (c) women workers in Kheda, who were overemployed due to the pressure of competition from tobacco plantations, compelling them to work long hours. The block printers of Ahmedabad were helped to upgrade their skills and access new markets. The Banasakantha workers were equipped with new skills enabling them to adopt more productive and better paid occupations. Lastly, the women employees in Kheda were assisted in returning to their the original jobs through accessing new markets.

- Reducing migration: SEWA has tried to reduce migration by increasing employment opportunities in the areas where the workers and producers live. In Banaskantha district, which saw yearly seasonal migration, these attempts have been successful. A survey of six villages inhabited by a substantial numbers of SEWA members found that numbers of migrants have declined since 1989. This suggests that labour market interventions can affect the way in which workers relate to the state.
- Social security: SEWA has changed the way in which services, such as crèches, health insurance and the provision of housing, are delivered. In the effort to provide these services to its members, SEWA has encouraged the formation of co-operatives to deliver services.
- Accessing markets: Increased access to markets (including credit, agricultural produce, and capital markets) helps to strengthen workers' resilience and ensure sustainable employment.
- Building institutions: SEWA has been helping its members to form organisations for their own benefit. These are owned and managed by the members, run on democratic lines and aimed at enabling members to become economically self-reliant.
- Enhancing managerial capabilities: SEWA has found that besides enhancing the skills, knowledge and educational level of the workforce as emphasised by most studies, it is also necessary to develop workers' managerial capacity, particularly in the context of institution building. Accordingly, the SEWA Academy has been set up with to prepare members to assume leadership positions in organisations and to assume the running of SEWA. Additionally, it takes SEWA's message to the outside world through activities such as conducting training programmes, literacy promotion and research, publishing a newsletter and showing video Seva.
- Strengthening workers' bargaining power: SEWA promotes this power through unionisation, which in turn brings higher incomes, employment, and social security.
- Ensuring representation in forums: Results in this area are still awaited, as informal female workers remain excluded from standing committees, labour forums and tripartite bodies such as the Indian Labour Conference, as well as from sector-wide forums.

The paper ends by stressing that labour market interventions are about both reducing poverty and developing the personality of the worker as a whole.

Resurreccion, B., Sophea, H., and Phan, S., 2007, 'Report of Independent Final Evaluation of EEW Cambodia Chapter', ILO Subregional Office for East Asia, Phnom Penh/Bangkok.

http://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/documents/publication/wcms_110351.pdf

The overarching objective of the ILO/Japan EEW project in Cambodia was to contribute to enhance the socio-economic status of women and promotion of gender equality and social justice through poverty alleviation and employment promotion policies and programmes. An independent evaluation took place from 5- 11 January 2007 in four project pilot sites: Phnom Penh municipality and in the provinces of Siem Reap, Takeo and Kandal. The evaluation's key findings regarding power relations were as follows:

- Capacity building enabled awareness-raising among women and men of women's rights and gender issues in the world of work. This increased beneficiaries' awareness of their gendered conditions and unequal relations, sowing the seeds of change towards gender equality in households and communities.

- Incidences of domestic violence significantly declined (according to an overwhelming consensus amongst beneficiary and local authority survey respondents across all project sites).
- The division of work between women and men did not change significantly, however. Women continue to disproportionately shoulder the burden of reproductive and productive work in their households. This is also true in regard to the nature of productive work in the case of markets: the majority of female micro vendors are seen as a way to maintain their husbands' position in the community and in families. However, substantial changes in power relations in this area usually require a long time due to the deeply embedded notions of women and men's work and their assigned gender-specific obligations.
- Community-based organisations established at three of the pilot sites were largely formed for the purpose of managing the microfinance scheme. There was no clear indication that these groups are evolving into platforms that enable women to negotiate gender issues and combat discrimination. However, women's participation in decision making had increased in their families and communities. Again, long-term impact is likely to develop over a longer period of time. Examples of increasing participation include women's involvement in Village Development Committees in rural areas, and the establishment of the Women's Market Federation in Phnom Penh (enabling women to bargain for fairer selling place fees. In turn, this reduced harassment of micro vendors by the authorities.

6. Land and inheritance rights

Deininger, K., Goyal, A., and Nagarajan, H., 2010, 'Inheritance Law Reform and Women's Access to Capital: Evidence from India's Hindu Succession Act', Policy Research Working Paper 5338, World Bank, Washington D.C. http://www-wds.worldbank.org/external/default/WDSContentServer/WDSP/IB/2010/06/14/000158349_20100614094013/Rendered/PDF/WPS5338.pdf

This paper uses disaggregated household-level data to examine whether and to what extent amendments in inheritance legislation in India have affected women's physical and human capital investments. The authors study inheritance patterns over three generations to assess the impact of changes in the Hindu Succession Act that now grant daughters equal birth rights in joint family property. The analysis shows that the amendment significantly increased daughters' likelihood of inheriting land, but that even after the amendment substantial bias persists. The results also indicate a robust increase in daughters' educational attainment, suggesting an alternative channel of wealth transfer.
(adapted from Executive Summary)

Kanji, N., Cotula, L., Hilhorst, T., Toulmin, C., and Witten, W., 2005, 'Can Land Registration Serve Poor and Marginalised Groups?' Summary Report, Research Report 1, Securing Land Rights in Africa, International Institute for Environment and Development (IIED), London <http://www.iied.org/spubs/pdfs/12518IIED.pdf>

This research examines the current processes of land rights registration in Ethiopia, Ghana, and Mozambique and assesses their outcomes for poor and vulnerable groups. While registration might, in theory, be expected to help poorer groups confirm their claims to land, in practice registration has often served to redistribute assets towards the wealthier and better informed. Further, there is evidence to suggest that formalising property rights through individual titling can have negative consequences for poor groups and in particular, for women and those relying on secondary rights to land. This research asks the question – is this inevitable? The results of the study suggest that land redistribution is not inherently anti-poor in its impacts, and that provisions can be made to address the risk of bias against marginalised people.

Land titling is found to be economically beneficial because it enables:

- More efficient use of the land by increasing tenure security and removing disincentives to invest in the longer-term land management and productivity;
- The creation of a land market, allowing land to be transferred from less to more dynamic farmers and consolidated into larger holdings;
- Farmers to use the title as collateral with financial institutions, thereby improving access to credit and allowing investment in land improvements;
- The government to access more information on landholders and landholdings, which can inform land use planning and provide the basis for a system of property taxes.

The report discusses the impact of land registration on gender relations. In some ways land registration can have a negative effect on women's status, and further entrench class differences. It was found that in peri-urban and urban areas in Mozambique, where land markets are strong, better-off urban women were 'purchasing' and registering land (as individuals), in urban as well as rural areas. However, land markets remained inaccessible to most urban (poor) women due to lack of financial resources. Where local land authorities allocated and registered plots for households in one peri-urban area (in Matole Gare), household allocation did not include female children as they were expected to leave home and get married. However, in Murrua, (Zambezia province in Mozambique), the study found cases of women who continued to use their husband's family's land after they had been widowed due to the informal protection of their tenure by local authorities.

See also: **GSDRC, 2010, 'Land and Property Rights Interventions', GSDRC, University of Birmingham.**

<http://gsdrc.ids.ac.uk/go/display&type=Helpdesk&id=612>

7. Further GSDRC resources

GSDRC, 2010, 'Empowerment, Choice and Agency', GSDRC Helpdesk Research Report, University of Birmingham

<http://www.gsdrc.org/go/display&type=Helpdesk&id=615>

GSDRC, 2010, 'Measuring Women's Economic Empowerment', GSDRC Helpdesk Research Report, University of Birmingham

<http://www.gsdrc.org/docs/open/HD679.pdf>

GSDRC, 2010, 'Promoting the Economic Participation of Women', GSDRC Helpdesk Research Report, University of Birmingham

<http://www.gsdrc.org/go/display&type=Helpdesk&id=616>

GSDRC, 2009, 'Voice and Accountability Indicators', GSDRC Helpdesk Research Report, University of Birmingham

<http://www.gsdrc.org/docs/open/HD575.pdf>

8. Additional information

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Principal websites visited

Google, Google Scholar, ODI, OECD, World Bank, USAID, UNWRA, UNDP, UNCTAD, DFID, EU, AWID, IFAD, CGIAR, UNDP, UNECA, UNIFEM, UN-HABITAT, SIDA, Norad, Dutch Ministry of Foreign Affairs, JICA, ILO, GSDRC, Poverty Action Lab, Action Aid, World Vision, USAID, Pathways to Empowerment, Girl Child Network

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